

2008 MRMIP Disenrollment Survey

For the month of February 2008, a total of 345 subscribers were disenrolled from the MRMIP Program. The MRMIP conducted a survey of 268 (77.68%) subscribers who were disenrolled from the MRMIP. All subscribers are not surveyed as they may have been reinstated back into MRMIP since disenrollment, may be a spouse/dependent or no longer have valid contact information. Of the 268 subscribers that were surveyed, 75 (27.99%) subscribers responded to the survey and identified various disenrollment reasons. This year three questions were removed from the survey, two regarding dependents eligibility and eliminating the other option. In addition, with the implementation of an annual deductible, a new question was developed.

Of the 75 subscribers who responded, 44 (58.67%) subscribers indicated that they obtained other health coverage outside of MRMIP. 26 (34.67%) of the subscribers who responded specified that they could no longer afford MRMIP premiums, compared to 21 (29.58%) the year before. Others responded to the survey, identifying different disenrollment reasons, which are noted in the table below.

When comparing the reasons why subscribers were disenrolled from the MRMIP in the last 3 years, the highest reason for disenrollment continues to be because the subscribers obtained other health coverage. The second highest reason is because the subscribers could not afford the MRMIP monthly premiums.

Disenrollment Reason	2008	
Now on Spouse's/Parent's Health Insurance Policy*	8	10.67%
Receiving Health Benefits From Medicare*	9	12.00%
Employer Now Supplies Health Insurance*	8	10.67%
Obtained Employment that Offers Coverage*	8	10.67%
Obtained an Individual Insurance Policy*	9	12.00%
Receiving Health Benefits from Medi-Cal*	2	2.67%
Subtotal: Obtained Other Health Coverage*	44	58.67%
Couldn't Afford MRMIP Any Longer	26	34.67%
Moved Out of State	3	4.00%
Member Deceased	0	0.00%
Dissatisfied with MRMIP Health Care	1	1.33%
Did Not Need Health Insurance Any Longer	0	0.00%
Turned 23 Years Old	n/a	n/a
No Longer a Dependent	n/a	n/a
\$450 Annual Deductible (New Question for 2008)	1	1.33%
Other	n/a	n/a

TOTALS:	75	100%
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Number Surveyed:
268
Response Rate: 28%

2007	
4	5.63%
7	9.86%
9	12.68%
4	5.63%
12	16.90%
1	1.41%
37	52.11%
21	29.58%
9	12.68%
2	2.82%
1	1.41%
1	1.41%
0	0.00%
0	0.00%
n/a	n/a
0	0.00%

71	100%
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Number Surveyed:
424
Response Rate: 17%

2006	
14	14.29%
12	12.25%
11	11.23%
7	7.14%
6	6.12%
6	6.12%
56	57.15%
30	30.61%
9	9.18%
2	2.04%
1	1.02%
0	0.00%
0	0.00%
0	0.00%
n/a	n/a
0	0.00%

98	100%
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Number Surveyed:
355
Response Rate: 28%

- ❖ Average MRMIP premium increase from 2007 to 2008 was 6.4%.
- Average MRMIP premium increase from 2006 to 2007 was 2.7%.
- Average MRMIP premium increase from 2005 to 2006 was 9.0%.



